

In the United States Patent and Trademark Office

JC986 U.S. PTO
10/008320
11/08/01

Serial Number: 60/251,109 (PPA)

Appn. Filed: _____

Applicant(s): Biao Ni

Appn. Title: "System and Method to Retain Customers Using Rebate in Combination with Investment

Examiner/GAU: _____ Instruments to Serve Customers' Long Term Financial Needs"

Mailed: Nov. 8, 2001

At: Maryland Heights, MO

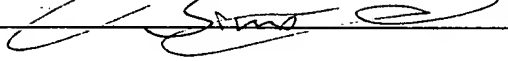
Information Disclosure Statement

Assistant Commissioner for Patents
Washington, District of Columbia 20231

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Following are comments on any non-English-language references pursuant to Rule 98:

Very respectfully,

Applicant(s): 

Enc.: PTO-1449 & References

c/o: Biao Ni, Applicant Pro Se

324 Hill Trail Drive

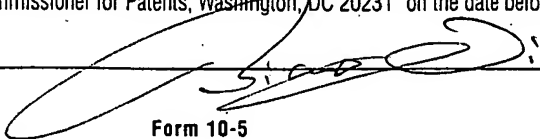
Ballwin, MO 63011

Telephone: 636-391-8924

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Date: 2001, Nov. 8



FORM PTO-1449 (Substitute)				ATTY. DOCKET NO.		SERIAL NO. 60/251,109 (PPA)	
LIST OF PRIOR ART CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT Biao Ni			
				FILING DATE		GROUP	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA		6070153	2000	Simpson	705	36	
AB		6009415	1999	Shurling, et al.	705	35	
AC		5991736	1999	Ferguson, et al.	705	14	
AD		5970480	1999	Kalina	705	37	
AE		5970469	1999	Scroggie, et al.	705	14	
AF		5787404	1998	Fernandez-Holmann	705	35	
AG		5745706	1998	Wolfberg, et al.	705	35	
AH		5689100	1997	Carrithers, et al.	235	380	
AI		5466919	1995	Hovakimian	705	17	
AJ		5056019	1991	Schultz, et al.	705	14	
AK		4750119	1988	Cohen, et al.	705	14	
FOREIGN PATENT DOCUMENTS							
	AL						
	AM						
	AN						
	AO						
	AP						
OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)							
	AR	The Wall Street Journal Article, "How to Keep Buying and Still Save for College". July 12, 2000, p. B1					
	AS	The Wall Street Journal Article, "What's Next? Getting patents For Cold Calls?" Nov. 12, 1998, p. C1					
	AT						
EXAMINER				DATE CONSIDERED			
* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

11/08/01

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